

**Information to identify the case:**

Debtor 1	Luz Adriana Alvarez		Social Security number or ITIN xxx-xx-0645	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court District of New Jersey				
Case number: 17-19450-MBK				

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Luz Adriana Alvarez

8/5/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Luz Adriana Alvarez

Debtor

Case No. 17-19450-MBK

Chapter 13

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Aug 05, 2022

Form ID: 3180W

Total Noticed: 40

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Luz Adriana Alvarez, 18 Garden Hills Dr, Somerset, NJ 08873-5337
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ VW Credit Inc., P.O. Box 340514, Tampa, FL 33694-0514
516814383	Bank of America, Attn: Milstead & Assoc, 1 E Stow Rd, Marlton, NJ 08053-3118
516814393	Gastroenterology Consultants, 205 May St Ste 201, Edison, NJ 08837-3267
516814394	Highland Park Medical Assocs, 579A Cranbury Rd Ste 102, East Brunswick, NJ 08816-5426
516814395	+ L C Quality Dental, 2000 State Route 27, North Brunswick, NJ 08902-1384
516814399	Scott Alvarez, 18 Garden Hills Dr, Somerset, NJ 08873-5337

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 05 2022 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 05 2022 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Aug 05 2022 20:33:00	Legacy Mortgage Asset Trust 2020-GS4, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517028199	EDI: BANKAMER.COM	Aug 06 2022 00:28:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
516814385	EDI: TSYS2	Aug 06 2022 00:28:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
516814384	EDI: TSYS2	Aug 06 2022 00:28:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517081156	Email/PDF: resurgentbknotifications@resurgent.com	Aug 05 2022 20:31:31	CACH, LLC its successors and assigns as assignee, of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516814388	EDI: CAPITALONE.COM	Aug 06 2022 00:28:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
516814386	Email/Text: bankruptcy@usecapital.com	Aug 05 2022 20:34:00	Capital Accounts, PO Box 140065, Nashville, TN 37214-0065
516814387	EDI: CAPITALONE.COM	Aug 06 2022 00:28:00	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
516814389	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 05 2022 20:31:24	Cardworks/CW Nexus, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
516814391	EDI: WFNNB.COM	Aug 06 2022 00:28:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy,

District/off: 0312-3

User: admin

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Date Rcvd: Aug 05, 2022

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516814392	EDI: WFNNB.COM	Aug 06 2022 00:28:00	PO Box 182125, Columbus, OH 43218-2125
518864668	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 05 2022 20:34:00	Comenity Bank/Lnbryant, 4590 E Broad St, Columbus, OH 43213-1301
518864669	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 05 2022 20:34:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
516814390	EDI: JPMORGANCHASE	Aug 06 2022 00:28:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,
517057380	EDI: JPMORGANCHASE	Aug 06 2022 00:28:00	Chase Bank, PO Box 183166, Columbus, OH 43218-3166
519118011	+ Email/Text: RASEBN@raslg.com	Aug 05 2022 20:33:00	Legacy Mortgage Asset Trust 2020-GS4, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
518585918	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 05 2022 20:34:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV, 84119-3284
518585917	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 05 2022 20:34:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
516939574	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 05 2022 20:31:24	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516814396	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 05 2022 20:31:39	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
516814397	Email/PDF: bankruptcy@ncfsi.com	Aug 05 2022 20:31:54	New Century Financial, 110 S Jefferson Rd Ste 104, Whippany, NJ 07981-1038
517087498	EDI: PRA.COM	Aug 06 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517079879	EDI: PRA.COM	Aug 06 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516814398	Email/Text: bankruptcy@savit.com	Aug 05 2022 20:34:00	Sa-Vit Collection Agen, 46 W Ferris St, East Brunswick, NJ 08816-2159
516814400	EDI: RMSC.COM	Aug 06 2022 00:28:00	Synchb/steinmart Pllc, PO Box 965005, Orlando, FL 32896-5005
516814402	EDI: RMSC.COM	Aug 06 2022 00:28:00	Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
516814401	EDI: RMSC.COM	Aug 06 2022 00:28:00	Synchrony Bank, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516817498	+ EDI: RMSC.COM	Aug 06 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516814403	Email/Text: vci.bkcy@vwcredit.com	Aug 05 2022 20:33:00	VW Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460
516831717	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Aug 05 2022 20:33:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 32

**BYPASSED RECIPIENTS**

District/off: 0312-3

User: admin

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519659797	*	Luz Adriana Alvarez, 18 Garden Hills Dr, Somerset, NJ 08873-5337

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 07, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Allen I Gorski	on behalf of Debtor Luz Adriana Alvarez agorski@gorskiknowlton.com
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB LOAN TRUST IV nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Bank of America N.A. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor VW Credit Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor VW Credit Inc. bk@stewartlegalgroup.com
Harold N. Kaplan	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS4 hkaplan@rasnj.com informationathnk@aol.com
James Patrick Shay	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION shay@bbs-law.com, jpshay@gmail.com
Nicholas V. Rogers	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION nj.bkecf@fedphe.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB LOAN TRUST IV bankruptcy@fskslaw.com
Shauna M Deluca	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS4 sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS4 smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14